Appl. No. 10/092,028
Amdt. dated June 20, 2007
Reply to Office Action of May 23, 2007

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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1.   (Current amended) A method for evaluating transactions for suspicious activity, the method comprising:

providing a reference designator list, wherein the reference designator list includes at least a subset of information available from a first transaction system that is associated with suspicious activity, wherein the first transaction system comprises a money transfer network, and wherein the suspicious activity is related to suspect persons performing money transfers;

evaluating a first money transfer transaction associated with the first transaction system using the reference designator list to detect suspicious activity, wherein the evaluating step comprises comparing transaction details associated with the first money transfer transaction with the reference designator list to determine any matching data; and

if matching data is found, flagging the first transaction as potentially involving an attempt by a suspect person to perform a money transfer, and updating the reference designator list with the matching data to produce an updated reference designator list;

evaluating a second transaction associated with a second transaction system using the reference designator list to detect suspicious activity, wherein the second transaction system comprises a credit card network and wherein the evaluating step comprises comparing credit card transaction data from the second transaction with the updated reference designator list to determine any matching data; and

if any matching data from the updated reference designator list is found, flagging the second transaction as potentially involving an attempt by an unauthorized person to charge a credit card account.

2.   (Currently amended) The method of claim 1, wherein the subset of information is a first subset of information, the method further comprising:

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receiving a second subset of information from the <u>second</u> ~~first~~ transaction system; and

incorporating the second subset of information into the reference designator list.

3.   (Currently amended) The method of claim 2, the method further comprising:

receiving a third subset of information from the <u>first</u> ~~second~~ transaction system; and

incorporating the third subset of information into the reference designator list.

4.   (Original) The method of claim 2, wherein the incorporating the second subset of information into the reference designator list comprises:

creating a new reference designator;

associating the second subset of information with the new reference designator; and

adding the new reference designator to the reference designator list.

5.   (Original) The method of claim 3, wherein the second subset of information comprises a telephone number.

6.   (Original) The method of claim 3, wherein the second subset of information comprises a credit card number.

7.   (Original) The method of claim 3, wherein the second subset of information comprises a name.

8.   (Original) The method of claim 3, wherein the second subset of information comprises an address.

9.   (Currently amended) The method of claim 1, wherein the <u>second</u> ~~first~~ transaction system is a system for analyzing authorization requests, and wherein the authorization request is received via a telephone call.

10.   (Currently amended) The method of claim 1, wherein the <u>second</u> ~~first~~ transaction system:

receives an authorization request at a receiving center, wherein the authorization request is associated with a request to charge a credit account;

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determining an origin of the authorization request; and

comparing the origin of the authorization request with the information point in the reference designator list.

11.   (Original) The method of claim 1, wherein the first transaction system:

receives an authorization request at a receiving center, wherein the authorization request is associated with a request to charge a credit account;

determining an origin of the authorization request;

investigating the origin of the authorization request, wherein it is determined that the authorization request is suspicious; and

providing the origin of the authorization, wherein the origin of the authorization comprises at least a portion of the subset of information and is incorporated into the reference designator list.

12.   (Original) The method of claim 11, wherein the origin of the authorization request is a telephone number associated with a location from which the authorization request is initiated.

Claims 13-20 (Canceled).